

**Marketing Strategy of Hajj Savings Products at PT. Bank Jabar
Banten Syariah Majalengka Branch Office**

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ABSTRACT

PT. Bank Jabar Banten Syariah is a company with a service sector, namely banking. Its production does not create goods but sells fund products, savings, credit and other service services. One of the products at Bank Jabar Banten Syariah is the iB Masalahah Hajj Savings which is a special savings for collecting funds according to Sharia for those who want to go on Hajj. The purpose of this Final Assignment is to find out the marketing strategy of the iB Masalahah Hajj Savings Product, the obstacles and solutions provided to face the obstacles in marketing the iB Masalahah Hajj Savings Product. The data collection method in the preparation of the Final Assignment is the observation method, interview, documentation with the analysis method using qualitative descriptive. The marketing strategy used is in accordance with the 4P marketing mix theory, namely, product, price, place, promotion. The obstacles faced in marketing the iB Masalahah Hajj Savings product are that prospective hajj pilgrims have a less than good mindset, the long waiting list for hajj departure, the increase in hajj costs, the decreasing level of trust, and the large number of umrah travel. The solution that has been implemented by PT. Bank Jabar Banten Syariah in facing the obstacles in marketing the iB Masalahah Hajj Savings product is to always conduct evaluations, carry out Islamic propagation, provide extra services to customers, cooperate with other institutions, and market products via online media.

Keywords: Marketing Strategy; Hajj Saving Product

INTRODUCTION

Islamic financial institutions play a crucial role in the national development process, serving as key components of the Islamic economic system. These institutions embody the concept of *muamalat*—economic transactions and activities as prescribed by Islamic economic law—and reflect the principles of fairness, profit-sharing, and ethical financial practices. Banks, in particular, are vital to the economic activities of any nation, often regarded as the lifeblood of a country's economy. The success of a nation's financial sector, especially its banks, can be a key indicator of the country's overall economic progress and stability. In this sense, the better a country's financial system operates, the more developed and advanced that country tends to be.

In Indonesia, Islamic banking is still developing and remains less established compared to conventional banks. However, the sector has witnessed significant growth following the revision of Law No. 7 of 1992, which was later updated by Law No. 10 of 1998 and Law No. 3 of 2004, revising Law No. 23 of 1999 concerning Bank Indonesia. These legislative changes have supported the expansion of Islamic banking in Indonesia, a country with one of the largest Muslim populations in the world. The enactment of Law No. 10 of 1998 was a pivotal step in enabling the growth of Islamic banking, allowing banks to operate based on sharia principles, and strengthening the national banking sector as a whole.

This research focuses on the marketing strategy of the Hajj Savings product at PT Bank Jabar Banten Syariah KCP Majalengka. It seeks to address three key questions: (1) How is the Hajj Savings product promoted by PT Bank Jabar Banten Syariah KCP Majalengka? (2) What challenges does the bank face in promoting this product? and (3) How does the bank address these challenges?. The objectives of this study are to analyze the marketing strategies employed by PT Bank Jabar Banten Syariah KCP Majalengka for their Hajj savings product, identify the obstacles encountered in implementing these strategies, and explore the solutions used to overcome these challenges.

LITERATURE REVIEW

Bank

Financial institutions are institutions that provide facilities and products to the financial sector and change the flow of money in the economy. In general, the business activities of financial institutions involve collecting funds from the public and distributing funds to those in need (Hery, 2019). In a country's economy, banks, which are financial institutions, are very important as financial intermediaries. In fact, banks are now an important component in people's lives around the world because banks are a place to store savings, deposits, checking accounts, and money that can be borrowed. According to Kasmir in his book, he stated that: "Briefly, a bank is defined as a financial institution whose business activities are collecting

funds from the community and channeling these funds back to the community and provide other services” (Kasmir, 2014).

There are two types of banks in Indonesia, namely conventional banks and Islamic banks. The first bank in Indonesia was a conventional bank. Conventional banks always use interest techniques to gain profit from their business. Conventional banks are banks that operate using interest techniques and have historically relied on this method to generate profit from their operational activities.

Islamic Bank

Sharia Bank is a bank that operates on the principles of Islamic law or sharia, according to the Republic of Indonesia Law No. 21 of 2008 concerning Sharia Banking. One of the main differences between Islamic banks and traditional banks is the method used to determine prices, including buying and selling prices. While traditional banks rely on interest, Islamic banks operate on the principle of profit sharing. Financial and banking organizations known as "Islamic banks" or "Islamic banks" base their operations and products on the Qur'an and Hadith. In accordance with the principles of Islamic law, Islamic banks provide financing and other payment services (Muhammad, 2014).

With the above considerations, it can be concluded that Islamic banks are banks whose operations are regulated by Islamic principles or sharia, especially banks that operate and produce something in accordance with the Qur'an and Hadith, and do not rely on interest but profit sharing.

Bank Funding Sources

The source of bank funding is a banking organization that collects money to finance its activities. This source of funding can be in the form of capital sources, community loans, or money from other financial institutions (Kasmir, 2014). The following are sources of bank funding:

Shareholder capital deposits are the bank's own funds. To obtain these funds, here is how to disburse them: Shareholder contributions, also referred to as capital contributions. Bank reserves are the remaining profits from the previous year that are not distributed to other shareholders. These reserves are deliberately set aside for the calculation of the next annual profit. Undistributed bank profits are profits that have been designated as temporary capital in the previous year but have not been distributed. Public funds are the most important source of funding for banking operations, a bank is considered successful if it is able to obtain public funds for this purpose. Compared to other sources, this funding is the simplest. Here are some uses of public funds: A checking account is a type of bank deposit that can be withdrawn using a check, demand draft, or cash. Savings are a type of deposit that can be withdrawn under certain circumstances (at ATMs, savings books, etc.). Deposits are a type of savings that can only be withdrawn at maturity.

Hajj Savings Product

The Great Dictionary of the Indonesian Language (KBBI) defines a product as goods or services that are made or given additional functions during the production process before becoming a finished product. Production is often defined as the creation of products or services for use in trade. Anything that can be supplied to the market and then fulfilling needs or desires is considered a product in the marketing field (Language Development and Fostering Agency, 2016). Banking Law No. 10 of 1998 defines savings as deposits that can only be withdrawn under certain agreed conditions, but cannot be withdrawn by check, giro bill, and/or other similar instruments. Payments are made in accordance with the terms and conditions agreed upon between the bank and the customer (Kasmir, 2014). In addition, savings accounts are the most common savings among the public. Savings can be considered as savings in this situation, but withdrawals are only allowed under mutually agreed conditions and cannot be made using checks, cards, or other widely used instruments. Savings are investments made based on mudharabah contracts, wadi'ah contracts, or other contracts that do not violate sharia principles, as referred to in Law Number 21 of 2008 concerning Sharia Banking. However, withdrawals must be made under special conditions that have been previously determined and cannot be made using checks, demand deposit slips, or other similar methods. One type of service offered by banks to help people plan funds for the Hajj pilgrimage is the Hajj savings product. Islamic banks, which are sharia-based financial institutions, work to collect money for those who want to perform the Hajj pilgrimage by offering various services that are in accordance with sharia both in terms of contracts and business practices. Some of the advantages or benefits obtained by users of Hajj Savings Products at Islamic banks include: From an economic perspective, Islamic banks can obtain profit sharing from the Hajj funds invested by Islamic banks as well as additional profit sharing from all funds deposited in Islamic banks. Spiritual benefits, these benefits cannot be obtained by saving Hajj money in a regular bank, you can feel spiritual satisfaction because you run a business according to Islamic law (Rizki, 2022).

METHOD

Design and Sample

Qualitative descriptive method is used in this study. Since all interpretations and conclusions are stated verbally in qualitative research, the use of appropriate verbal language is very important. In addition, the author has spoken directly with the staff or employees of Bank Jabar Banten Syariah regarding the problems being studied by the author in order to maintain or strengthen the arguments or things that have been understood by the author related to the problems being studied.

Instrument and Procedure

To obtain the necessary data for this research, the author employed several data collection methods. First, the author conducted direct observations at the Bank BJB Syariah KCP Majalengka office. This allowed for an in-depth understanding of the system in use and facilitated detailed field research. Second, interviews were conducted using a question-and-answer approach to gather comprehensive information related to the marketing of Hajj savings products. Finally, documentation was used as a method of collecting supporting data and information. This included gathering relevant books, documents, archives, images, photos, and reports that could provide further insights for the research.

Data Analysis

In relation to this research, the author conducted data processing using documentation study techniques sourced from secondary data. This technique is carried out through analysis of several materials or sources relevant to the research. The information received can be in the form of books, articles, existing documents, or letters that are published or not shown to the public and are relevant to the problem being discussed. In addition, the author has spoken directly with the staff or employees of Bank Jabar Banten Syariah regarding the problems being studied by the author in order to maintain or strengthen the arguments or things that have been understood by the author related to the problems being studied. Qualitative descriptive method is used in this study. Since all interpretations and conclusions are stated verbally in qualitative research, the use of appropriate verbal language is very important.

RESULT AND DISCUSSION

The research on the marketing strategy of Hajj savings products at PT. Bank Jabar Banten Syariah (BJB Syariah), Majalengka Branch, aims to explore how the bank promotes its Hajj savings, identify the obstacles it faces in doing so, and how the bank overcomes those challenges. BJB Syariah is part of a larger financial institution established in 1961, which transitioned to a sharia-compliant business unit in 2000, eventually becoming a fully Islamic general bank in 2010. As a key player in the West Java and Banten regions, BJB Syariah offers various banking products, including Hajj savings under the iB Maslahah scheme, to support the financial needs of the Muslim community preparing for the pilgrimage.

BJB Syariah employs the 4P marketing mix strategy—Product, Price, Place, and Promotion—to market its Hajj savings product. The Hajj savings product, based on a mudharabah contract, allows customers to save money for their pilgrimage while the bank manages and invests the funds, with profit-sharing distributed at the end of each month. The product has appealing features such as no initial deposit requirement, no monthly administration fees, and the possibility of profit-sharing, which makes it attractive to potential customers. Additional services include the Siskohat system for online Hajj registration and the ability to book a Hajj seat starting at age 12.

The pricing strategy of the iB Masalahah Hajj savings product makes it accessible to the community. There is no initial deposit required, and routine deposits can be made with a minimum of IDR 10,000. The absence of administration fees further lowers the financial barriers for customers, making it easier for people to open Hajj savings accounts.

The place, or distribution, strategy is focused on providing customers with convenient access to BJB Syariah services. The Majalengka branch is strategically located in the city center, making it accessible for customers. Additionally, BJB Syariah has established a functional office at the Majalengka Ministry of Religion's Hajj and Umrah Service Center (PLHUT) to attract prospective Hajj customers by offering convenient Hajj registration services.

Promotion plays a critical role in increasing awareness and attracting customers to the Hajj savings product. BJB Syariah employs personal selling, where bank representatives visit Islamic boarding schools, integrated Islamic schools, private companies, and government institutions to promote the product. Open tables at events such as exhibitions are also used to distribute brochures and provide information about the iB Masalahah Hajj savings. This direct engagement with the community has proven effective, as demonstrated by the increasing number of customers each month.

One of the main obstacles faced by BJB Syariah in promoting its Hajj savings product is competition from other banks. However, the bank's competitive pricing and attractive features help it maintain a strong position in the market. Additionally, customers are sometimes hesitant to commit to long-term savings, which affects the rate of new account openings.

To overcome these challenges, BJB Syariah has focused on enhancing its customer service and improving its promotional strategies. The bank frequently reviews customer feedback and adjusts its services to meet the needs of the community. By strengthening relationships with local religious institutions and collaborating with the Ministry of Religion, the bank is able to reach a wider audience and attract more Hajj savings customers.

In conclusion, the marketing strategy of PT. Bank Jabar Banten Syariah KCP Majalengka has proven effective in promoting its Hajj savings products. Through the use of the 4P marketing mix, the bank has been able to attract a growing number of customers, despite facing competition and other challenges. The continued focus on customer engagement and strategic partnerships will help the bank maintain its competitive edge in the Islamic banking market.

CONCLUSION

The research conducted at PT Bank Jabar Banten Syariah KCP Majalengka regarding the marketing strategy for Hajj savings products revealed several key findings. First, the bank employs a 4P marketing mix strategy, which includes Product, Price, Place, and Promotion, to promote its iB Masalahah Hajj savings product. Notable features of the product include free monthly administration fees, no initial deposit, profit-sharing opportunities, online SISKOHAT services, no age restrictions, and seat reservation starting at age 12. The bank promotes the product through print media, such as distributing brochures, and digital platforms like Instagram and individual employee WhatsApp accounts.

During the period from October to December 2022, the bank acquired 156 customers for the Hajj savings product, with 45 customers in October, 51 in November, and 60 in December. Although there was monthly growth in customer acquisition, the target of 50 customers for October was not met. Despite this, the bank achieved the highest number of Hajj savings product customers in Majalengka Regency for 2022, with a total of 408 customers, ranking first among other banks in the region.

The bank faced several obstacles in marketing its Hajj savings products, such as prospective Hajj pilgrims' limited understanding, some customers being illiterate, a long waiting list for Hajj departures, rising Hajj costs, declining levels of trust, and the increasing popularity of Umrah travel. To address these challenges, the bank implemented various solutions, including regular evaluations, Islamic outreach to address the preference for Umrah, providing extra services for elderly customers, collaborating with other institutions, and leveraging social media through individual employees to stay updated with technological trends.

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